

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 20815

Subject	Zip Code Tabulation Area : 20815			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	24,900	+/- 747	100.0%	(X)
In labor force	16,514	+/- 557	66.3%	+/- 2
Civilian labor force	16,354	+/- 557	65.7%	+/- 2
Employed	15,613	+/- 501	62.7%	+/- 1.8
Unemployed	741	+/- 215	3%	+/- 0.9
Armed Forces	160	+/- 76	0.6%	+/- 0.3
Not in labor force	8,386	+/- 632	33.7%	+/- 2
Civilian labor force	16,354	+/- 557	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	4.5%	+/- 1.3
Females 16 years and over	13,778	+/- 485	(X)	+/- (X)
In labor force	8,336	+/- 401	60.5%	+/- 2.7
Civilian labor force	8,297	+/- 408	60.2%	+/- 2.7
Employed	7,890	+/- 387	57.3%	+/- 2.6
Own children under 6 years	2,180	+/- 290	(X)	+/- (X)
All parents in family in labor force	1,443	+/- 230	66.2%	+/- 8.2
Own children 6 to 17 years	4,439	+/- 279	(X)	+/- (X)
All parents in family in labor force	3,114	+/- 272	70.2%	+/- 4.9
COMMUTING TO WORK				
Workers 16 years and over	15,393	+/- 487	100.0%	(X)
Car, truck, or van -- drove alone	8,122	+/- 456	52.8%	+/- 2.6
Car, truck, or van -- carpooled	1,078	+/- 194	7%	+/- 1.2
Public transportation (excluding taxicab)	3,544	+/- 467	23%	+/- 2.9
Walked	739	+/- 168	4.8%	+/- 1.1
Other means	439	+/- 107	2.9%	+/- 0.7
Worked at home	1,471	+/- 199	9.6%	+/- 1.3
Mean travel time to work (minutes)	28.8	+/- 0.9	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	15,613	+/- 501	100.0%	(X)
Management, business, science, and arts occupations	12,179	+/- 442	78%	+/- 2
Service occupations	1,449	+/- 304	9.3%	+/- 1.9
Sales and office occupations	1,712	+/- 261	11%	+/- 1.6
Natural resources, construction, and maintenance occupations	118	+/- 93	0.8%	+/- 0.6
Production, transportation, and material moving occupations	155	+/- 74	1%	+/- 0.5
INDUSTRY				
Civilian employed population 16 years and over	15,613	+/- 501	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	8	+/- 9	0.1%	+/- 0.1
Construction	289	+/- 109	1.9%	+/- 0.7
Manufacturing	273	+/- 69	1.7%	+/- 0.4
Wholesale trade	55	+/- 35	0.4%	+/- 0.2
Retail trade	571	+/- 216	3.7%	+/- 1.4
Transportation and warehousing, and utilities	146	+/- 66	0.9%	+/- 0.4
Information	723	+/- 124	4.6%	+/- 0.8
Finance and insurance, and real estate and rental and leasing	1,552	+/- 269	9.9%	+/- 1.7
Professional, scientific, and management, and administrative and waste	4,236	+/- 349	27.1%	+/- 2.2
Educational services, and health care and social assistance	2,790	+/- 284	17.9%	+/- 1.8
Arts, entertainment, and recreation, and accommodation and food services	1,107	+/- 277	7.1%	+/- 1.7
Other services, except public administration	1,349	+/- 226	8.6%	+/- 1.4
Public administration	2,514	+/- 309	16.1%	+/- 1.9

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CLASS OF WORKER				
Civilian employed population 16 years and over	15,613	+/- 501	100.0%	(X)
Private wage and salary workers	10,311	+/- 464	66%	+/- 2.2
Government workers	3,634	+/- 366	23.3%	+/- 2.2
Self-employed in own not incorporated business workers	1,658	+/- 199	10.6%	+/- 1.2
Unpaid family workers	10	+/- 15	0.1%	+/- 0.1
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	13,553	+/- 197	100.0%	(X)
Less than \$10,000	352	+/- 127	2.6%	+/- 0.9
\$10,000 to \$14,999	133	+/- 61	1%	+/- 0.5
\$15,000 to \$24,999	398	+/- 134	2.9%	+/- 1
\$25,000 to \$34,999	460	+/- 147	3.4%	+/- 1.1
\$35,000 to \$49,999	689	+/- 144	5.1%	+/- 1.1
\$50,000 to \$74,999	1,872	+/- 263	13.8%	+/- 1.9
\$75,000 to \$99,999	1,417	+/- 214	10.5%	+/- 1.6
\$100,000 to \$149,999	1,979	+/- 279	14.6%	+/- 2.1
\$150,000 to \$199,999	1,751	+/- 196	12.9%	+/- 1.4
\$200,000 or more	4,502	+/- 257	33.2%	+/- 1.8
Median household income (dollars)	\$131,994	+/- 8127	(X)	(X)
Mean household income (dollars)	\$217,087	+/- 9702	(X)	(X)
With earnings	10,724	+/- 294	79.1%	+/- 1.8
Mean earnings (dollars)	\$211,183	+/- 10654	(X)	(X)
With Social Security	3,943	+/- 260	29.1%	+/- 1.9
Mean Social Security income (dollars)	\$20,155	+/- 1034	(X)	(X)
With retirement income	3,056	+/- 258	22.5%	+/- 1.8
Mean retirement income (dollars)	\$63,228	+/- 5262	(X)	(X)
With Supplemental Security Income	230	+/- 73	1.7%	+/- 0.5
Mean Supplemental Security Income (dollars)	\$9,610	+/- 1995	(X)	(X)
With cash public assistance income	34	+/- 30	0.3%	+/- 0.2
Mean cash public assistance income (dollars)	\$6,315	+/- 6147	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	164	+/- 71	1.2%	+/- 0.5
Families	8,020	+/- 306	100.0%	(X)
Less than \$10,000	111	+/- 85	1.4%	+/- 1.1
\$10,000 to \$14,999	53	+/- 40	0.7%	+/- 0.5
\$15,000 to \$24,999	129	+/- 70	1.6%	+/- 0.9
\$25,000 to \$34,999	93	+/- 56	1.2%	+/- 0.7
\$35,000 to \$49,999	135	+/- 60	1.7%	+/- 0.7
\$50,000 to \$74,999	545	+/- 182	6.8%	+/- 2.2
\$75,000 to \$99,999	478	+/- 125	6%	+/- 1.6
\$100,000 to \$149,999	1,205	+/- 202	15%	+/- 2.4
\$150,000 to \$199,999	1,291	+/- 184	16.1%	+/- 2.2
\$200,000 or more	3,980	+/- 205	49.6%	+/- 2.6
Median family income (dollars)	\$197,200	+/- 11283	(X)	(X)
Mean family income (dollars)	\$296,837	+/- 14203	(X)	(X)
Per capita income (dollars)	\$96,215	+/- 4541	(X)	(X)
Nonfamily households	5,533	+/- 340	(X)	(X)
Median nonfamily income (dollars)	\$73,109	+/- 5695	(X)	(X)
Mean nonfamily income (dollars)	\$98,414	+/- 8105	(X)	(X)
Median earnings for workers (dollars)	\$76,783	+/- 6856	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$144,178	+/- 13542	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$81,814	+/- 7348	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	30,486	+/- 892	30,486	(X)
With health insurance coverage	29,009	+/- 730	95.2%	+/- 1.8
With private health insurance	27,448	+/- 774	90%	+/- 1.9
With public coverage	6,498	+/- 366	21.3%	+/- 1.4
No health insurance coverage	1,477	+/- 584	4.8%	+/- 1.8
Civilian noninstitutionalized population under 18 years	6,652	+/- 335	6,652	(X)
No health insurance coverage	146	+/- 104	2.2%	+/- 1.5
Civilian noninstitutionalized population 18 to 64 years	17,592	+/- 732	17,592	(X)
In labor force:	14,491	+/- 532	14,491	(X)
Employed:	13,838	+/- 468	13,838	(X)
With health insurance coverage	13,052	+/- 426	94.3%	+/- 1.8
With private health insurance	12,970	+/- 423	93.7%	+/- 1.9
With public coverage	147	+/- 70	1.1%	+/- 0.5
No health insurance coverage	786	+/- 265	5.7%	+/- 1.8
Unemployed:	653	+/- 200	653%	+/- (X)
With health insurance coverage	418	+/- 104	64%	+/- 16.6
With private health insurance	397	+/- 101	60.8%	+/- 16
With public coverage	21	+/- 19	3.2%	+/- 3
No health insurance coverage	235	+/- 161	36%	+/- 16.6
Not in labor force:	3,101	+/- 513	3,101	(X)
With health insurance coverage	2,806	+/- 354	90.5%	+/- 9.6
With private health insurance	2,708	+/- 361	87.3%	+/- 8.7
With public coverage	248	+/- 74	8%	+/- 2.8
No health insurance coverage	295	+/- 329	9.5%	+/- 9.6
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	2.7%	+/- 1.4
With related children under 18 years	(X)	+/- (X)	4.2%	+/- 2.6
With related children under 5 years only	(X)	+/- (X)	2.4%	+/- 3.4
Married couple families	(X)	+/- (X)	1.6%	+/- 0.9
With related children under 18 years	(X)	+/- (X)	1.5%	+/- 1.4
With related children under 5 years only	(X)	+/- (X)	0.4%	+/- 1.2
Families with female householder, no husband present	(X)	+/- (X)	12%	+/- 9.5
With related children under 18 years	(X)	+/- (X)	21.2%	+/- 15.6
With related children under 5 years only	(X)	+/- (X)	19.3%	+/- 30.7
All people	(X)	+/- (X)	4.6%	+/- 1.8
Under 18 years	(X)	+/- (X)	4%	+/- 2.6
Related children under 18 years	(X)	+/- (X)	4%	+/- 2.6
Related children under 5 years	(X)	+/- (X)	1.5%	+/- 2.1
Related children 5 to 17 years	(X)	+/- (X)	5%	+/- 3.3
18 years and over	(X)	+/- (X)	4.7%	+/- 1.6
18 to 64 years	(X)	+/- (X)	4.7%	+/- 2
65 years and over	(X)	+/- (X)	4.8%	+/- 1.9
People in families	(X)	+/- (X)	3.3%	+/- 1.9
Unrelated individuals 15 years and over	(X)	+/- (X)	9.4%	+/- 3

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.